

Information to identify the case:

Debtor 1 Diana Lynn Curley
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **12-25797-JAD**

Social Security number or ITIN **xxx-xx-8126**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Diana Lynn Curley

5/9/18

By the court:

Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Diana Lynn Curley
Debtor

Case No. 12-25797-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
Form ID: 3180W

Page 1 of 2
Total Noticed: 21

Date Rcvd: May 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2018.

db +Diana Lynn Curley, 1314 McCully Rd, Pittsburgh, PA 15234-1935
cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
13520298 +BNY-Mellon, 14523 SW Millikan Way, Suite 200, Beaverton, OR 97005-2352
13544323 +Bank of America Home Loans, 9700 Bissonnet Street, Suite 1500, Houston TX 77036-8013
13554096 +Borough of Castle Shannon, c/o Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
13554074 +County of Allegheny, c/o Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
13520301 +First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
13520302 +KML Law Group, PC, Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
13554097 +Keystone Oaks SD, c/o Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
13520303 +Midland Funding LLC, 227 W Trade St Ste 1610, Charlotte, NC 28202-1676
13520306 +State Collection Service Inc, 2509 S Stoughton rd, Madison, WI 53716-3314
13697852 The Bank of New York Mellon Trust Company, N.A., e, P.O. Box 660933, Dallas, TX 75266-0933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 10 2018 02:24:47 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

13520296 +EDI: ACCE.COM May 10 2018 06:13:00 Asset Acceptance LLC, PO Box 1630, Warren, MI 48090-1630
13533617 +EDI: ACCE.COM May 10 2018 06:13:00 Asset Acceptance LLC, PO Box 2036, Warren MI 48090-2036
13520297 EDI: BANKAMER.COM May 10 2018 06:13:00 BAC Home Loans, 450 American St, Simi Valley, CA 93065-6285
13520299 +EDI: CHASE.COM May 10 2018 06:13:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
13520300 E-mail/Text: lweidhaas@dyckoneal.com May 10 2018 02:25:13 Dyck O'Neal, PO Box 13370, Arlington, TX 76094
13573622 +E-mail/Text: kburkley@bernsteinlaw.com May 10 2018 02:25:46 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1908
13520304 E-mail/Text: blegal@phfa.org May 10 2018 02:25:13 PHFA, 2101 N Front St, Harrisburg, PA 17110-1086
13520305 +EDI: SEARS.COM May 10 2018 06:13:00 Sears, PO Box 183082, Columbus, OH 43218-3082
TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
cr BANK OF AMERICA, N.A.
cr Borough of Castle Shannon
cr Keystone Oaks School District
cr The Bank of New York Mellon Trust Company, N.A., e

TOTALS: 5, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
Andrew F Gornall on behalf of Creditor The Bank of New York Mellon Trust Company, N.A., et al
andygornall@latouflawfirm.com

District/off: 0315-2

User: mgut
Form ID: 3180W

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

James Warmbrodt on behalf of Creditor The Bank of New York Mellon Trust Company, N.A., et al
bkgroup@kmllawgroup.com
James A. Prostko on behalf of Creditor The Bank of New York Mellon Trust Company, N.A., et al
pawb@fedphe.com, james.prostko@phelanhallinan.com
Jeffrey R. Hunt on behalf of Creditor Borough of Castle Shannon jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Keystone Oaks School District jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Jennifer L. Cerce on behalf of Creditor Keystone Oaks School District jlc@nmb-law.net
Jerome B. Blank on behalf of Creditor The Bank of New York Mellon Trust Company, N.A., et al
pawb@fedphe.com
Mary Bower Sheats on behalf of Plaintiff Diana Lynn Curley mbsheats@fgbmp.com,
mbsheats@icloud.com;mbsheats@gmail.com;G19303@notify.cincompass.com
Mary Bower Sheats on behalf of Debtor Diana Lynn Curley mbsheats@fgbmp.com,
mbsheats@icloud.com;mbsheats@gmail.com;G19303@notify.cincompass.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmevf@chapter13trusteewdpa.com

TOTAL: 14